

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

RAYMOND C. MIDDLETON,

Case No.:

20-22444-VFP

Judge:

Papalia

Debtor(s)

**Chapter 13 Plan and Motions**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: 10/7/2024

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:  7a /  7b /  7 c.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:  7a /  7b /  7 c.

Initial Debtor(s)' Attorney: /s/ JMM Initial Debtor: /s/ RM Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$ 1200 monthly for 13 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$        per month for        months; \$        per month for        months, for a total of        months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also

Part 4.

If a Creditor filed a claim for arrearages, the arrearages  will /  will not be paid by the Chapter 13

Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ RM Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection**  NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s), pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2000.00 plus an
DOMESTIC SUPPORT OBLIGATION		additional amounts awarded by Court.
State of NJ	Taxes	\$767.57 (POC #26)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
CMG Mortgage Inc. (POC #22)	Residence	\$1,848.80 (POC # 22)  \$538.00 (Docket No. 68)	-	\$1,848.80 (POC # 22)  \$538.00 (Docket No. 68)	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Wells Fargo (POC #10)	Furniture	\$3,557.04 (POC #10)	-	\$3557.04 (POC #10)
BMW Bank of North America (POC #13)	2015 BMW 6 Series Sedan 4D 640xi AWD	\$10,544.38 (Docket No. 121)		\$10,544.38 (Docket No. 121)

**Part 5: Unsecured Claims**  NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ 17,977.61 to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

*Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases**  NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative / Legal Fees and Costs
- 3) Secured Claims
- 4) Priority Unsecured Claims
- 5) General Unsecured Claims
- 6)

**d. Post-Petition Claims**

The Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**  NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 11/29/2023 (Docket No. 82).

Explain below **why** the plan is being modified:

To incorporate terms of Consent Order Resolving Chapter 13 Debtor's Opposition to BMW Bank of North America's Certification of Default (Docket No. 121).

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 10/7/2024

/s/ Raymond C. Middleton  
Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: 10/7/2024

/s/ Jessica M. Minneci  
Attorney for the Debtor(s)

In re:  
Raymond C. Middleton  
Debtor

Case No. 20-22444-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 09, 2024

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Raymond C. Middleton, 917 West 5th Street, Plainfield, NJ 07063-1419
519014940	+ DeVry/Adtalem Global Education, Attn: Bankruptcy, 500 West Monroe St, Ste 28, Chicago, IL 60661-3777
519014943	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 09 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:59:05	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:59:41	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:58:49	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014935	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 09 2024 20:36:00	Absolute Resolutions I, 8000 Norman Center Dr, Bloomington, MN 55437
519046552	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 09 2024 20:36:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519014936	Email/Text: ebn@americollect.com	Oct 09 2024 20:37:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
519018971	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:59:24	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519036678	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Oct 09 2024 21:10:17	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
519018970	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:48:09	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519066776	Email/Text: bnc-thebureaus@quantum3group.com	Oct 09 2024 20:36:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
519066519	Email/Text: BKelectronicnotices@cenlar.com	Oct 09 2024 20:36:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd,

District/off: 0312-2

Date Rcvd: Oct 09, 2024

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Total Noticed: 51

519014938	^ MEBN		Ewing, NJ 08618
519014937	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 20:34:44	CMG Financial, PO Box 77404, Trenton, NJ 08628-6404
519024236	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 20:48:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519014939	^ MEBN	Oct 09 2024 21:09:53	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014942	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:34:12	D&A Services, LLC, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
519035775	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2024 21:10:16	Dsbn Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
519026188	Email/Text: mrdiscen@discover.com	Oct 09 2024 20:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519014941	+ Email/Text: mrdiscen@discover.com	Oct 09 2024 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519014944	^ MEBN	Oct 09 2024 20:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519014945	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 09 2024 20:35:24	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
519071255	+ Email/Text: PBNCNotifications@perituservices.com	Oct 09 2024 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519014946	+ Email/Text: PBNCNotifications@perituservices.com	Oct 09 2024 20:36:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519924424	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519924425	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:58:51	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519014947	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 09 2024 21:09:54	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519023458	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:36:00	Macy's, c/o Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519014949	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519014948	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:37:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519014950	+ Email/Text: bnc@nordstrom.com	Oct 09 2024 20:37:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519056888	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 09 2024 20:36:48	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519014951	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:48:09	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
519056801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:59:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519060898	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 21:09:59	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
519062807	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:47:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
			Portfolio Recovery Associates, LLC, c/o Dmb,

District/off: 0312-2

Date Rcvd: Oct 09, 2024

User: admin

Form ID: pdf901

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519058317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:59:23	POB 41067, Norfolk VA 23541
519068831	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:48:11	Portfolio Recovery Associates, LLC, c/o GAP, POB 41067, Norfolk, VA 23541
519067053	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 09 2024 20:36:00	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519014952	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 09 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519067555	^ MEBN	Oct 09 2024 20:36:22	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519015726	^ MEBN	Oct 09 2024 20:36:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014953	+ Email/Text: bnc-thebureaus@quantum3group.com	Oct 09 2024 20:36:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519028618	^ MEBN	Oct 09 2024 20:36:11	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519065145	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 20:59:38	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519014954	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 09 2024 21:10:17	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519031481	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 09 2024 20:59:31	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2024 at the address(es) listed below:

Name

Email Address

District/off: 0312-2

User: admin

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Date Recd: Oct 09, 2024

Form ID: pdf901

Total Noticed: 51

Angela Nascondiglio Stein

on behalf of Debtor Raymond C. Middleton nascondiglio@middlebrookssapiro.com

Denise E. Carlon

on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jessica M. Minneci

on behalf of Debtor Raymond C. Middleton jminneci@middlebrookssapiro.com minneci.jessicab@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Raymond C. Middleton middlebrooks@middlebrookssapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7